NEBRASKA DEPARTMENT OF INSURANCE

DEC 2 8 2001

BEFORE THE DEPARTMENT OF INSURANCE STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)
DEPARTMENT OF INSURANCE,) EINIDINGS OF EACT
PETITIONER,) FINDINGS OF FACT, CONCLUSIONS OF LAW, RECOMMENDED ORDER
VS.) AND ORDER
ADRIANE E. AYALA,) CAUSE NO. AR-1444
RESPONDENT.	,

This matter came on for hearing on the 18th day of December, 2001, before Eric B. Dunning, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. The Nebraska Department of Insurance ("Department") was represented by its attorney, Christine M. Neighbors. Adriane E. Ayala ("Respondent") was not present and was not represented by an attorney. The proceedings were tape recorded by Stacey Bellefeuille, a licensed Notary Public. Evidence was introduced and the matter was taken under advisement. As a result of the hearing, the hearing officer makes the following Findings of Fact, Conclusions of Law, and Recommended Order.

FINDINGS OF FACT

- 1. Respondent is a licensed resident Nebraska insurance agent whose current registered address with the Department is 4309 Augusta Road #20B, Savannah, GA, 31408.
- 2. The Department is the agency of the State of Nebraska charged with licensing insurance producers and brokers.

- 3. On or about November 21, 2001, the Petition and Notice of Hearing were served upon Respondent by mailing the same to her address of record by certified mail, return receipt requested. The Petition and Notice of Hearing were received November 23, 2001 as evidenced by the return receipt attached to Exhibit 1.
- 4. On or about November 7, 2001, Beverly Creager, the Administrator of the Licensing Division of the Department, received a copy of a Stipulation to Surrender Insurance Producer License for Revocation from the State of Colorado. No reason is given for the revocation in the Order other than the Respondent consented to the revocation.
- 5. On November 8, 2001, Beverly Creager, Administrator for the Licensing Division of the Department, received a copy of a consent order Respondent entered into with the Commonwealth of Pennsylvania in which Respondent agreed to revocation of her Pennsylvania insurance producer's license for falsely reporting on her application that she had not been convicted of any crime. Respondent had, in fact, been convicted of deposit account fraud on or about January 19, 1996 and was ordered to make restitution.
- 6. A document attached to Exhibit 2 shows Respondent's application for a non-resident license in Nebraska. On this application, Respondent marked that she had not been convicted of any crimes to the question on page 3, number 1.

CONCLUSIONS OF LAW

1. The Department has jurisdiction and control over the licensing of Respondent to sell insurance in the State of Nebraska pursuant to Neb. Rev. Stat. §44-101.01 and §44-4047 et seq.

- 2. The Department has personal jurisdiction over Respondent.
- 3. Respondent violated Neb. Rev. Stat. §44-4059(1)(i).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-resident insurance producer's license be revoked.

Dated this 26 day of December, 2001.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

HEARING OFFICER

CERTIFICATE OFADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of the State of Nebraska Department of Insurance v. Daryl McNiel, Cause No.: A-1454.

Dated this <u>apt</u> day of December, 2001.

STATE OF NEBRASKA DEPARTMENT OF INSURANCE

L. TIM WAGNER

Director of Insurance

CERTIFICATE OF SERVICE

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